

Notice of Allowability

Application No.

09/577,101

Examiner

Carolyn M. Bleck

Applicant(s)

HANBY ET AL.

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-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. ☒ This communication is responsive to the RCE filed on 12 June 2006.
2. ☒ The allowed claim(s) is/are 19-39 (now renumbered 1-21).
3. ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some* c) ☐ None of the:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. _____.
3. ☐ Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

* Certified copies not received: _____.


Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.

THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.

4. ☐ A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
5. ☒ CORRECTED DRAWINGS (as "replacement sheets") must be submitted.
- (a) ☒ including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached
- 1) ☒ hereto or 2) ☐ to Paper No./Mail Date _____.
- (b) ☐ including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date _____.
- Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).
6. ☐ DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

Attachment(s)

1. ☐ Notice of References Cited (PTO-892)
2. ☒ Notice of Draftsperson's Patent Drawing Review (PTO-948)
3. ☐ Information Disclosure Statements (PTO-1449 or PTO/SB/08), Paper No./Mail Date _____
4. ☐ Examiner's Comment Regarding Requirement for Deposit of Biological Material
5. ☐ Notice of Informal Patent Application (PTO-152)
6. ☐ Interview Summary (PTO-413), Paper No./Mail Date _____
7. ☐ Examiner's Amendment/Comment
8. ☒ Examiner's Statement of Reasons for Allowance
9. ☐ Other _____


JOSEPH THOMAS
SUPERVISORY PATENT EXAMINER

DETAILED ACTION

Notice to Applicant

1. A request for continued examination under 37 CFR 1.114, including the fee set forth in 37 CFR 1.17(e), was filed in this application after allowance or after an Office action under Ex Parte Quayle, 25 USPQ 74, 453 O.G. 213 (Comm'r Pat. 1935). Since this application is eligible for continued examination under 37 CFR 1.114, and the fee set forth in 37 CFR 1.17(e) has been timely paid, prosecution in this application has been reopened pursuant to 37 CFR 1.114. Applicant's submission filed on 12 June 2006 has been entered.

2. This communication is in response to the amendments filed 10 November 2005, 23 January 2006, and the RCE filed on 12 June 2006. Claims 19-39 (now renumbered 1-21) are allowed.

Allowable Subject Matter

3. Claims 19-39 (now renumbered 1-21) are allowed. The following is a statement of reasons for the indication of allowable subject matter:

(A) Claims 19 (now renumbered 1) and 31 (now renumbered 13) are directed towards a method for determining which insurance policies whose information is stored in a computerized renewal database are self bill policies and are list bill policies,

and for said self bill policies:

1) determining whether contribution meets a predetermined contribution level, and responsive to the determining that the contribution does not meet the predetermined contribution level, checking to ensure that a census letter has been received, and responsive to the checking that the census letter has not been received, sending the census letter; 2) responsive to the determining that the contribution meets the predetermined contribution level, checking to ensure that an eligibility letter has been received, and responsive to the checking that the eligibility letter has not been received, sending the eligibility letter; 3) responsive to the checking that the eligibility letter has been received, determining whether participation meets a predetermined participation level, and responsive to the determining that the participation does not meet the predetermined participation level, printing a participation letter;

for said policies whose information is stored in said computerized renewal database which are said list bill policies:

1) determining whether contribution meets a predetermined contribution level, and responsive to the determining that the contribution does not meet the predetermined level:

checking to ensure that an eligibility letter has been received, and responsive to the checking that the eligibility letter has not been received, sending the eligibility letter; and

responsive to the checking that the eligibility letter has been received, determining whether participation meets a predetermined participation level, and

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responsive to the determining that the participation does not meet the predetermined participation level, printing a participation letter.

The closest prior art of record, Bosco et al. (5,191,522) teaches different types of processing for a list bill policy and a self-administered bill policy (col. 24 line 32 to col. 25 line 54). However, Bosco fails to teach the specific steps for processing a self bill or list bill policy.

Claims 20-30 (now renumbered 2-12) incorporate the features of claim 19 (now renumbered 1), and are allowed for the same reasons given above.

Claim 32 (now renumbered 14) incorporates the features of claim 31 (now renumbered 13), and are allowed for the same reasons given above.

Claim 33 (now renumbered 15) is directed towards a system comprising a renewal module for determining which insurance policies whose information stored in a renewal database are self bill policies and are list bill policies

and for said self bill policies:

1) determining whether contribution meets a predetermined contribution level, and responsive to the determining that the contribution does not meet the predetermined contribution level, checking to ensure that a census letter has been received, and responsive to the checking that the census letter has not been received, sending the census letter; 2) responsive to the determining that the contribution meets the predetermined contribution level, checking to ensure that an eligibility letter has been received, and responsive to the checking that the eligibility letter has not been received, sending the eligibility letter; 3) responsive to the checking that the eligibility

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letter has been received, determining whether participation meets a predetermined participation level, and responsive to the determining that the participation does not meet the predetermined participation level, printing a participation letter;

for said policies whose information is stored in said computerized renewal database which are said list bill policies:

1) determining whether contribution meets a predetermined contribution level, and responsive to the determining that the contribution does not meet the predetermined level:

checking to ensure that an eligibility letter has been received, and responsive to the checking that the eligibility letter has not been received, sending the eligibility letter; and

responsive to the checking that the eligibility letter has been received, determining whether participation meets a predetermined participation level, and responsive to the determining that the participation does not meet the predetermined participation level, printing a participation letter.

The closest prior art of record, Bosco et al. (5,191,522) teaches different types of processing for a list bill policy and a self-administered bill policy (col. 24 line 32 to col. 25 line 54). However, Bosco fails to teach the specific steps for processing a self bill or list bill policy by a renewal module.

Claims 33-39 (now renumbered 15-21) incorporate the features of claim 33 (now renumbered 15), and are allowed for the same reasons given above.

Conclusion

4. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Carolyn Bleck whose telephone number is (571) 272-6767. The Examiner can normally be reached on Monday-Thursday, 8:00am – 5:30pm, and from 8:30am – 5:00pm on alternate Fridays.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Joseph Thomas can be reached at (571) 272-6776.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

5. **Any response to this action should be mailed to:**

Commissioner of Patents and Trademarks
Washington, D.C. 20231

Or faxed to:

(571) 273-8300 [Official communications]

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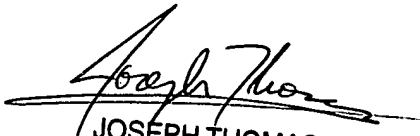
(571) 273-8300 [After Final communications labeled "Box AF"]

(571) 273-6767 [Informal/ Draft communications, labeled
"PROPOSED" or "DRAFT"]

Hand-delivered responses should be brought to the Knox Building, Alexandria, VA.

CB

August 18, 2006


JOSEPH THOMAS
SUPERVISORY PATENT EXAMINER